

No. 248

**ABSTRACT OF REPORTS
OF CONDITION
OF
MONTANA**

**STATE BANKS
AND
TRUST COMPANIES**

**NATIONAL BANKS
AND
TRUST COMPANIES**

JUNE 30, 1993

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Aggregate Assets, Liabilities and Capital of 84 State Banks and 3 Trust Companies, June 30, 1993, Compared with 106 State Banks and 3 Trust Companies, June 30, 1992.

(000 omitted)

	June 30			
	1993	1992	Change	% Change
ASSETS				
Cash and Balances Due from Banks.....	\$268,976	\$201,797	\$67,179	33.29
Securities.....	1,544,528	1,403,858	140,670	10.02
Funds Sold & Repurchase Agreements.....	92,354	126,534	(34,180)	(27.01)
Assets Held in Trading Accounts.....	0	0	0	0.00
Loans and Leases.....	2,370,027	1,889,912	480,115	25.40
Fixed Assets.....	75,871	55,925	19,946	35.67
Other Real Estate Owned.....	7,893	9,984	(2,091)	(20.94)
Other Assets.....	99,158	80,366	18,792	23.38
Deferred Losses.....	0	0	0	0.00
TOTAL ASSETS	\$4,458,807	\$3,768,376	\$690,431	18.32
LIABILITIES				
Total Deposits.....	\$3,849,837	\$3,268,197	\$581,640	17.80
Funds Purchased & Repurchase Agreements.....	147,039	98,120	48,919	49.86
Demand Notes.....	5,257	212	5,045	2,379.72
Other Borrowed Funds.....	4,690	9,657	(4,967)	(51.43)
Mortgages and Leases.....	2,072	2,756	(684)	(24.82)
Other Liabilities.....	30,842	29,379	1,463	4.98
TOTAL LIABILITIES	\$4,039,737	\$3,408,321	\$631,416	18.53
CAPITAL				
Subordinated Notes and Debentures.....	\$0	\$174	(\$174)	(100.00)
Preferred Stock.....	1,000	650	350	53.85
Common Stock.....	89,319	77,953	11,366	14.58
Surplus.....	185,592	149,317	36,275	24.29
Undivided Profits and Capital Reserves.....	143,159	131,961	11,198	8.49
Deferred Losses.....	0	0	0	0.00
TOTAL CAPITAL	\$419,070	\$360,055	\$59,015	16.39
TOTAL LIABILITIES AND CAPITAL	\$4,458,807	\$3,768,376	\$690,431	18.32
*After Deduction of Allowance for Loan and Lease Losses.....	\$47,199	\$37,152	\$10,047	27.04

Aggregate Assets, Liabilities and Capital of 33 National Banks and 1 Trust Company, June 30, 1993, Compared with 39 National Banks and 1 Trust Company, June 30, 1992. Compiled from Information Supplied by Montana National Banks.

(000 omitted)

	June 30			
	1993	1992	Change	% Change
ASSETS				
Cash and Balances Due from Banks.....	\$231,797	\$281,008	(\$49,211)	(17.51)
Securities.....	785,753	865,395	(79,642)	(9.20)
Funds Sold & Repurchase Agreements.....	187,423	370,608	(183,185)	(49.43)
Assets Held in Trading Accounts.....	0	0	0	0.00
Loans and Leases.....	1,737,509	1,975,629	(238,120)	(12.05)
Fixed Assets.....	41,778	59,540	(17,762)	(29.83)
Other Real Estate Owned.....	3,440	4,531	(1,091)	(24.08)
Other Assets.....	86,581	93,873	(7,292)	(7.77)
Deferred Losses.....	0	104	(104)	(100.00)
TOTAL ASSETS	\$3,074,281	\$3,650,688	(\$576,407)	(15.79)
LIABILITIES				
Total Deposits.....	\$2,607,875	\$3,142,535	(\$534,660)	(17.01)
Funds Purchased & Repurchase Agreements.....	116,330	141,046	(24,716)	(17.52)
Demand Notes.....	918	5,022	(4,104)	(81.72)
Other Borrowed Funds.....	8,504	712	7,792	1,094.38
Mortgages and Leases.....	3,157	3,265	(108)	(3.31)
Other Liabilities.....	49,356	46,117	3,239	7.02
TOTAL LIABILITIES	\$2,786,140	\$3,338,697	(\$552,557)	(16.55)
CAPITAL				
Subordinated Notes and Debentures.....	\$17,023	\$14,300	\$2,723	19.04
Preferred Stock.....	2,000	5,500	(3,500)	(63.64)
Common Stock.....	75,942	87,780	(11,838)	(13.49)
Surplus.....	101,733	110,604	(8,871)	(8.02)
Undivided Profits and Capital Reserves.....	91,443	93,703	(2,260)	(2.41)
Deferred Losses.....	0	104	(104)	(100.00)
TOTAL CAPITAL	\$288,141	\$311,991	(\$23,850)	(7.64)
TOTAL LIABILITIES AND CAPITAL	\$3,074,281	\$3,650,688	(\$576,407)	(15.79)
*After Deduction of Allowance for Loan and Lease Losses.....	\$31,717	\$41,626	(\$9,909)	(23.80)
GRAND TOTAL - ALL BANKS IN MONTANA.....	\$7,533,088	\$7,419,064	\$114,024	1.54

STATE BANKS	June 30	
	1993	1992
Total Loans and Leases to Total Assets.....	53.64%	50.64%
Total Loans and Leases to Total Deposits.....	62.79%	58.96%
Total Capital and Reserve Accounts to Total Assets.....	10.35%	10.44%
Tier 1 Capital to Total Assets.....	9.40%	9.55%
Allowance for Loan and Lease Losses to Total Loans.....	1.95%	1.93%

NATIONAL BANKS	June 30	
	1993	1992
Total Loans and Leases to Total Assets.....	56.96%	54.63%
Total Loans and Leases to Total Deposits.....	67.84%	64.19%
Total Capital and Reserve Accounts to Total Assets.....	10.30%	9.58%
Tier 1 Capital to Total Assets.....	8.82%	8.15%
Allowance for Loan and Lease Losses to Total Loans.....	1.79%	2.06%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (f)
Ashland	Cheyenne Western Bank (f)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (f)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (f)
Billings	American Bank First Citizens Bank First Interstate Bank of Commerce (f) Montana Bank (f) Western Bank Yellowstone Bank (f)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (f) First Security Bank
Bridger	Bank of Bridger
Broadus	Powder River Bank (f)
Butte	First Citizens Bank (f)
Cascade	Stockmens Bank (f)
Choteau	First Citizens Bank (f)
Columbus	The Yellowstone Bank (f)
Conrad	Farmers State Bank (f)
Culbertson	Culbertson State Bank (f)
Cut Bank	Farmers State Bank* (f)
Deer Lodge	First Security Bank Peoples Bank of Deer Lodge
Denton	Farmers State Bank (f)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (f)
Glasgow	Valley Bank of Glasgow
Glendive	First Fidelity Bank FirstWest Bank
Great Falls	Bank of Montana (f) TrustCorp
Hamilton	Citizens State Bank Ravalli County Bank (f)
Hardin	Little Horn State Bank
Harlem	Security State Bank
Havre	First Security Bank (f)
Helena	First Security Bank (f) Norwest Capital Management & Trust Co., Montana Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank
Laurel	First Security Bank (f) Yellowstone Bank (f)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (f) First State Bank (f)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co.

Missoula	First Security Bank (f) Advisor's Trust Co.
Philipsburg	Flint Creek Valley Bank (f)
Plentywood	Security State Bank
Polson	First Citizens Bank (f) Security State Bank (f)
Poplar	Traders State Bank
Ronan	Ronan State Bank (f) Valley Bank of Ronan (f)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (f)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st United Bank (f) Richland Bank & Trust
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (f)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (f)
Victor	Farmers State Bank (f)
West Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (f)

(f) Member of the Federal Reserve System

*Converted from National Charter May 1, 1993

BRANCH LOCATIONS OF STATE BANKS

American Bank - Billings		
Big Timber	Bozeman	Livingston
First Interstate Bank of Commerce - Billings		
Billings (2)	Hardin	Missoula (2)
Colstrip	Miles City	
Montana Bank - Billings		
Baker	Forsyth	Roundup
Bozeman	Livingston	Sidney
Butte	Missoula	Superior
Circle	Red Lodge	
FirstWest Bank - Glendive		
Richey		
Bank of Montana - Great Falls		
Anaconda	Conrad	Lewistown
Big Sandy	Glasgow	Missoula
Butte	Great Falls (2)	Rudyard
Chester	Havre	Shelby
Chinook	Helena	Valier
Bitterroot Valley Bank - Lolo		
Frenchtown		
Ronan State Bank		
Pablo		
Valley Bank of Ronan		
Hot Springs		
Farmers State Bank - Victor		
Florence		
Farmers State Bank - Worden		
Hysham		

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank of Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A. First Trust Company of Montana, N.A. Norwest Bank of Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A. Norwest Bank Helena, N.A.
Kalispell	BankWest, N.A. First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

BRANCH LOCATIONS OF NATIONAL BANKS

Norwest Bank Anaconda-Butte			
Butte			
First Bank Montana, N.A. - Billings			
Billings	Great Falls (2)	Missoula	
Bozeman	Havre	Miles City	
Butte	Helena		
First National Bank - Glasgow			
Hinsdale			
First Interstate Bank of Kalispell			
Cut Bank	Great Falls		
First National Bank - Libby			
Troy			
First National Park Bank - Livingston			
Gardiner			
Ruby Valley National Bank - Twin Bridges			
Sheridan			